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April 10, 2006

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FDIC - San Francisco Regional Office
Regional Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105

Dear Sir:

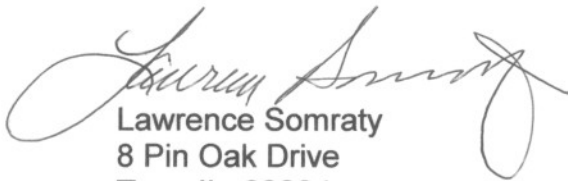
I have read many of the letters that are posted on the FDIC's web sight. These are disturbing in that they appear to be from a very similar mold. There must have been a big "get out the letter campaign" to try to stop Wal-Mart from getting into the banking business. I believe many of these letters are being generated by people with an economic ax to grind, trying to keep competition out of their businesses.

In my local communities, it seems banks are being built on every corner. Many are not local banks. I always thought that when everyone is trying to get in to something, you can be sure that it is too profitable and needs correction. I am sure Wal-Mart can help bring competition to the business and the consumer will benefit.

I have seen so many people complain about Wal-Mart but then go shopping there to save money. These same people seem to forget what it was like to have only little shops gouging on prices with little selection.

In this age of instant Internet communication, competition is inevitable. We might as well get used to the fact that businesses are going to have to compete with a value added service at a reasonable price and that all businesses are going to have to be competitive.

Thank you for your consideration,


Lawrence Somraty
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